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~~ Patent Literature: Inventor search

File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)

(c) 2008 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-200849

(c) 2008 European Patent Office

File 349:PCT FULLTEXT 1979-2008/UB=20081204|UT=20081127

(c) 2008 WIPO/Thomson

File 350:Derwent WPIX 1963-2008/UD=200879

(c) 2008 Thomson Reuters

Set	Items	Description
S1	17	AU=SCHERZER, H?
S2	5	S1 AND ((STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREP- AID OR PRE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART-) (3N) (CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC() (PUR- SE OR PURSES) OR DATA() (CARRIER OR CARRIERS))
S3	4	S2 AND IC=(G06F OR G06Q)

3/3/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0015870273 - Drawing available

WPI ACC NO: 2006-401949/200641

XRPX Acc No: N2006-335034

Service granting/refusing system, has portable access device communicating with terminal of access point, where portable access device is smart card, including storage unit storing set of trust parameters

Patent Assignee: PALMER E (PALM-I); SCHERZER H (SCHE-I)

Inventor: PALMER E; SCHERZER H

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 20060116970	A1	20060601	US 2005274619	A	20051115	200641 B

Priority Applications (no., kind, date): EP 2004105897 A 20041118

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20060116970	A1	EN	10	3	

^ 3/3/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012487031 - Drawing available

WPI ACC NO: 2002-434197/200246

XRPX Acc No: N2002-341710

Electronic purse data carrier e.g. smart card for monetary transactions, includes memory for storing payment unit which has unique ID, and age information evaluable for delimiting usage of payment unit

Patent Assignee: IBM DEUT GMBH (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: SCHERZER H

Patent Family (7 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
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US 20020038288	A1	20020328	US 2001997543	A	20011129	200246	B
WO 2002047040	A2	20020613	WO 2001EP12471	A	20011027	200246	E
AU 200224806	A	20020618	AU 200224806	A	20011027	200262	E
EP 1354302	A2	20031022	EP 2001994625	A	20011027	200370	E
			WO 2001EP12471	A	20011027		
CN 1478259	A	20040225	CN 2001819586	A	20011027	200436	E
JP 2004526226	W	20040826	WO 2001EP12471	A	20011027	200456	E
			JP 2002548688	A	20011027		
CN 1224947	C	20051026	CN 2001819586	A	20011027	200650	E

Priority Applications (no., kind, date): EP 2000127046 A 20001209

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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US 20020038288	A1	EN	12	3	
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WO 2002047040	A2	EN			
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National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
 BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH HR HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO
 NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
 GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200224806	A	EN			Based on OPI patent WO 2002047040
EP 1354302	A2	EN			PCT Application WO 2001EP12471

					Based on OPI patent WO 2002047040
--	--	--	--	--	-----------------------------------

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
 IE IT LI LT LU LV MC MK NL PT RO SE SI TR

JP 2004526226	W	JA	52		PCT Application WO 2001EP12471
					Based on OPI patent WO 2002047040

3/3/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0010909567 - Drawing available

WPI ACC NO: 2001-530680/200159

XRPX Acc No: N2001-393913

Administering method for data transaction between external system and smart - card involves providing error resistant scheme error recovery on smart - card , particularly error resistant data set index swap scheme

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: JANSON P; JANSON P A; SCHERZER H

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
DE 10020093	A1	20010322	DE 10020093	A	20000422	200159 B
US 6535997	B1	20030318	US 1999315093	A	19990519	200322 E

Priority Applications (no., kind, date): US 1999315093 A 19990519

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
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DE 10020093	A1	DE	34	3	
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3/3/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0009817501 - Drawing available

WPI ACC NO: 2000-108194/200010

XRPX Acc No: N2000-083220

Protecting secret information on electronic device, especially chip card, from analytical espionage

Patent Assignee: IBM CORP (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: ALBERT S; HELING M; SCHAAL A; SCHERZER H; SCHILLING M; SHALL A; SHERZER H

Patent Family (12 patents, 29 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
EP 973134	A1	20000119	EP 1999108889	A	19990505	200010 B
DE 19831884	A1	20000120	DE 19831884	A	19980717	200011 E
JP 2000047945	A	20000218	JP 1999160360	A	19990608	200020 E
CN 1245311	A	20000223	CN 1999106985	A	19990604	200028 E
KR 2000011286	A	20000225	KR 199921497	A	19990610	200102 E
DE 19861004	A1	20010412	DE 19831884	A	19980717	200122 E
			DE 19861004	A	19980717	
DE 19831884	C2	20010920	DE 19831884	A	19980717	200154 E
EP 973134	B1	20030709	EP 1999108889	A	19990505	200353 E
DE 69909379	E	20030814	DE 69909379	A	19990505	200361 E
			EP 1999108889	A	19990505	
TW 528959	A	20030421	TW 1999110987	A	19990629	200373 E
US 6711685	B1	20040323	US 1999327883	A	19990608	200421 E
CN 1141649	C	20040310	CN 1999106985	A	19990604	200578 E

Priority Applications (no., kind, date): DE 19831884 A 19980717; DE 19861004 A 19980717; EP 1999108889 A 19990505

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
EP 973134	A1	EN	7	2	
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI					
JP 2000047945	A	JA	5		
KR 2000011286	A	KO		2	
DE 19861004	A1	DE			Division of application DE 19831884
					Division of patent DE 19831884
EP 973134	B1	EN			
Regional Designated States,Original: DE FR GB					
DE 69909379	E	DE			Application EP 1999108889
					Based on OPI patent EP 973134
TW 528959	A	ZH			

~~ Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2008/Nov W3
(c) 2008 Institution of Electrical Engineers

File 9:Business & Industry(R) Jul/1994-2008/Dec 11
(c) 2008 Gale/Cengage

File 15:ABI/Inform(R) 1971-2008/Dec 11
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File 610:Business Wire 1999-2008/Dec 12
(c) 2008 Business Wire.

File 613:PR Newswire 1999-2008/Dec 12
(c) 2008 PR Newswire Association Inc

File 624:McGraw-Hill Publications 1985-2008/Dec 12
(c) 2008 McGraw-Hill Co. Inc

File 634:San Jose Mercury Jun 1985-2008/Dec 08
(c) 2008 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2008/Dec 01
(c) 2008 Gale/Cengage

File 148:Gale Group Trade & Industry DB 1976-2008/Dec 08
(c) 2008 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 275:Gale Group Computer DB(TM) 1983-2008/Nov 26
(c) 2008 Gale/Cengage

File 621:Gale Group New Prod.Annou.(R) 1985-2008/Nov 14
(c) 2008 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2008/Dec 01
(c) 2008 Gale/Cengage

File 20:Dialog Global Reporter 1997-2008/Dec 12

(c) 2008 Dialog
 File 35:Dissertation Abs Online 1861-2008/Feb
 (c) 2008 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2008/Dec 12
 (c) 2008 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Oct
 (c) 2008 The HW Wilson Co.
 File 256:TecInfoSource 82-2008/Jul
 (c) 2008 Info.Sources Inc
 File 474:New York Times Abs 1969-2008/Dec 12
 (c) 2008 The New York Times
 File 475:Wall Street Journal Abs 1973-2008/Dec 12
 (c) 2008 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage

Set	Items	Description
S1	8	AU=(SCHERZER, H? OR SCHERZER H? OR SCHERZER(2N)H?) OR BY=S-CHERZER(2N)H?
S2	5	S1 AND ((STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREP-AID OR PRE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART-)(3N)(CARD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PUR-SE OR PURSES) OR DATA()(CARRIER OR CARRIERS))
S3	1	S2 NOT PY>2000

3/3,K/1 (Item 1 from file: 65)
 DIALOG(R)File 65:Inside Conferences
 (c) 2008 BLDSC all rts. reserv. All rts. reserv.

02123685 INSIDE CONFERENCE ITEM ID: CN022188406
The Security Functions and Mechanisms of Access Control Objects in Smart Cards

Scherzer, H.
 CONFERENCE: CardTech/SecurTech '97 the art of implementation Vol 1;
 Technology-Conference
 CARDTECH SECURTECH -CONFERENCE PROCEEDINGS-, 1997; VOL 1 P: 43-62
 CARDTECH/SECURTECH, Inc, 1997
 LANGUAGE: English DOCUMENT TYPE: Conference Papers
 CONFERENCE LOCATION: Orlando, FL
 CONFERENCE DATE: May 1997 (199705)

The Security Functions and Mechanisms of Access Control Objects in Smart Cards
 Scherzer, H.

~~ Non-Patent Literature: Full Text
 Dialog files: 9,15,16,20,148,160,275,610,613,621,624,634,636,810,813

File 9:Business & Industry(R) Jul/1994-2008/Dec 11
 (c) 2008 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2008/Dec 11
 (c) 2008 ProQuest Info&Learning
 File 16:Gale Group PROMT(R) 1990-2008/Dec 01
 (c) 2008 Gale/Cengage
 File 20:Dialog Global Reporter 1997-2008/Dec 12
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 (c) 2008 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
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(c) 2008 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2008/Dec 01
(c) 2008 Gale/Cengage
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	592279	(STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREPAID OR P- RE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART)(3N)(CA- RD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PURSE OR PU- RSES) OR DATA()(CARRIER OR CARRIERS)
S2	374780	TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR - TRADING OR EXCHANG???
S3	331825	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR D- EPOSIT??? OR WITHDRAW???
S4	359473	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR - TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	26598	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE)(3N)(DATA OR CONTENT OR IN- FORMATION OR RECORD OR RECORDS)
S6	195603	EVALUABLE OR EVALUAT??? OR DETERMIN??? OR APPRAIS??? OR AS- SESS??? OR ASSESSMENT OR ASCERTAIN??? OR EXTRACT??? OR ESTABL- ISH??? OR CRITIQ??? OR DECID??? OR JUDG??? OR WEIGHT??? OR QU- ANTIF????
S7	103435	S1(12N)S2
S8	47924	S3(12N)S4
S9	1561	S5(30N)S6
S10	80	S7 AND S8 AND S9
S11	32	S10 NOT PY>2000
S12	20	RD (unique items)

12/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2008 Gale/Cengage. All rts. reserv.

01987887 Supplier Number: 25446549 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Processors Gear Up for the Web
(First Data as of 9/99 was handling 50,000+ online merchants; Excite@Home
is buying iMall, an electronic commerce technology supplier)
Credit Card Management, v 12, n 7, p 82+
October 1999
DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1944

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...made with credit cards."

By combining its extensive database of information on consumer check and
debit card usage with its electronic transaction processing
capabilities, and adding advanced risk-management and decision-support
tools, Anderson believes eFunds will...
...of information, isn't nearly as error prone as systems that require
issuer entry of information .

"In a real- time environment, with a credit evaluation , we can give them
a credit card number and a limit and they can start...

...is a microprocessor-based device that stores account details and can be

used for Internet transactions . It can be a smart card , a storage medium like a CD-ROM, or a peripheral device plugged into a computer...

...the wallet, explains Spivey, the issuer gains "face space" that supports cross selling. And by designating its card as the default payment mechanism, the issuers can drive up transaction volume, he adds.

Spivey says it is the...

12/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01912445 05-63437
The processors gear up for the Web
Murphy, Patricia A
Credit Card Management v12n7 PP: 82-85 Oct 1999
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 2019

...TEXT: made with credit cards."

By combining its extensive database of information on consumer check and debit card usage with its electronic transaction processing capabilities, and adding advanced risk-management and decision-support tools, Anderson believes eFunds will...of information, isn't nearly as error prone as systems that require issuer entry of information .

"In a real-time environment, with a credit evaluation , we can give them a credit card number and a limit and they can start...

...is a microprocessor-based device that stores account details and can be used for Internet transactions . It can be a smart card , a storage medium like a CD-ROM, or a peripheral device plugged into a computer...
...the wallet, explains Spivey, the issuer gains "face space" that supports cross selling. And by designating its card as the default payment mechanism, the issuers can drive up transaction volume, he adds.

Spivey says it is the...

12/3,K/3 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01666319 03-17309
Communication choices can help in reducing costs
Abcede, Angel
NPN: National Petroleum News v90n7 PP: 47-50 Jul 1998
ISSN: 0149-5267 JRNL CODE: NPN
WORD COUNT: 1790

...ABSTRACT: iceberg when it comes to communication innovations helping the petroleum marketing industry save in the Information Age . While experts say the communications network of land-based phone lines are already well established and cost efficient, what remains an unsettled frontier are the methods used to transfer the...

...TEXT: of the iceberg when it comes to communication innovations helping the industry save in the Information Age .

while experts say the voice communications network of land-based phone lines are already well established and cost efficient, what remains unsettled frontier are the methods used to transfer the vast...

...of communication element. These days, data communications can entail a host of things: credit authorization, debit , smart cards , automated teller machine transactions (requesting account balances and cash), lottery tickets, money orders, fuel tank monitoring, sending back daily...

...their proprietary system.

(Photograph Omitted)

Captioned as: Internet communications may aid in cutting future data transfer costs.

"Cutting the 800- number costs is just the tip of it," Gillham says.
"We're not even talking about..."

12/3,K/4 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01646467 02-97456
Electronic money: A challenge to the sovereign state?
Helleiner, Eric
Journal of International Affairs v51n2 PP: 387-409 Spring 1998
ISSN: 0022-197X JRNL CODE: PJIA
WORD COUNT: 8975

...TEXT: a strategic choice in the face of a changing international environment rather than a decision determined inexorably by that environment. The varied timing, degree and content of liberalization decisions among states is one indication of this. So too is the continuing...be monitored.¹⁷ Regulatory authorities pursuing money laundering, for example, have found that international wire transfers are usually handled by a limited number of financial institutions, which can be asked to keep records of these transfers for official inspection.¹⁸ Similarly electronic funds transfers rely to a large extent on centralized...solvency of the issuers but also about the lost interest on money kept in the prepaid electronic device.³² If these devices are used only for small retail transactions, the amounts of money involved would not be significant and the risks of anonymous transactions...

12/3,K/5 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01484266 01-35254
Procurement cards and tax compliance: Bridging the gap
Anonymous
Tax Executive v49n4 PP: 309-320 Jul/Aug 1997
ISSN: 0040-0025 JRNL CODE: TXE
WORD COUNT: 10375

...TEXT: into a contract with a card issuer involving use of the card, financial responsibility, billing, payment, etc.³ The user company designates the employees authorized to use the cards for making necessary business expenditures and places any...Regulation specifically addresses procurement card transactions and periodic statements in Section 9.3:

Hard-copy records generated at the time of a transaction using a credit or debit card must be retained unless all the details necessary to determine correct tax liability relating to the transaction are subsequently received and retained by the taxpayer...

...provided on the card issuer statement is generally comparable to that provided on an individual charge card statement. It will include only an identification of the purchaser, identification of the seller, and the total purchase price, including any tax that was charged.

Procurement...

...additional information (beyond that above) includes the amount of sales tax (state and local combined) charged on the transaction, the postal Zip

Code of the address to which the goods were shipped (if not delivered at the point...if use tax should be accrued based on certain parameters such as vendor location, account code charged, and vendor and card user profiles maintained by the company. This approach attempts to refine... delivery Zip Code, and provides a maximum possible tax rate for jurisdictions in that Zip Code which may be utilized to assess the accuracy of the tax rate charged by the vendor.²¹

Subsequent analysis, tax accrual, and vendor follow-up. The company then...

...of periodic statements provided by card issuers as a substitute for an individual, transaction-level charge card receipt or invoice.²⁴ Generally speaking, the state rulings indicate that such statements are acceptable substitutes, to the extent that ...income tax documentation are such that T&E purchases are generally made using other specifically designated charge cards. ⁹ See Mark D. Loftis, "Corporate Procurement Card Programs: Are They Paperless Chaos? Sales...

...the Model Regulation could have been more precise in its references than using "credit or debit cards." Its intent was clearly to address transactions and records involving procurement cards, whether they use a credit card or charge card.

Footnote...

12/3,K/6 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2008 ProQuest Info&Learning. All rts. reserv.

01431199 00-82186
Records retention: Producing value from compliance
Brooks, Paul K
ABA Bank Compliance v18n5 PP: 42-50+ May/Jun 1997
ISSN: 0887-0187 JRNL CODE: BCP
WORD COUNT: 5802

...TEXT: which the bank is a party. A bank must create and maintain records of taxpayer identification numbers of customers establishing deposit accounts within 30 days from the date on which the ...this rule are virtually identical to definitions contained in Rule 4A of the Uniform Commercial Code. Generally, payment orders through Fedwire, the Clearinghouse Interbank Payments System (CHIPS), and the Society for Worldwide Interbank Financial Telecommunications (SWIFT) are subject to the ...

...preserve all records and documents relating to their securities transactions for a certain period of time. The records retention period for these materials established under SEC regulations depends on the type of record maintained. SEC regulations prescribe periodic reporting...of new technologies to financial services expands the responsibilities of banks for recording relationships and transactions with their customers. For example, stored - value card systems, electronic cash stored on media such as computer hard disks, or point-of-sale...

...the FDIC's role in assessing the status of obligations under electronic value systems as deposit liabilities. In the opinion, the FDIC's general counsel identifies the principles that might trigger deposit records retention and electronic systems requirements.

The OCC has issued a bulletin dealing with the...

12/3,K/7 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2008 Gale/Cengage. All rts. reserv.

06587341 Supplier Number: 55550496 (USE FORMAT 7 FOR FULLTEXT)

****New Group Will Fight Fraud On The Net 08/20/99 >BY Bob Woods.

Newsbytes, pNA

August 20, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 575

... and preventing fraud on the Internet, he said.

One of HNC's products, called eFalcon, **assesses** the risk of potential online transactions. At the same **time**, HNC collects **data** from its merchants on each transaction made. This information is then put into a database, from which the company can **determine** the risk of other transactions for its merchant customers.

HNC and other members of the...

...of purchase.

Only 1 percent of point-of-sale, or face-to-face transactions are **charged** back, Gartner also said.

But Gartner said while a **number** of chargebacks on the Internet are the result of fraud, a even higher number occur...

...credit-card issuers.

HNC's Falcon system is a neural network-based system that examines **transaction**, cardholder, and merchant data to detect a wide range of credit or **debit** card fraud in the real world. Like eFalcon, HNS uses data from Falcon to predict the...

12/3,K/8 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05105698 Supplier Number: 47495875 (USE FORMAT 7 FOR FULLTEXT)

Analysis: UK Cards Industry -- Waiting for the bubble to burst

Cards International, n180, pN/A

June 30, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 1426

... affiliated to MasterCard or Visa)

Volume of transactions (millions)	888	1,070
-----------------------------------	-----	-------

Value of cash transactions (GBP millions)	42,671	53,247
---	--------	--------

1Debit cards (1)

Number of domestic retail transactions (millions)	1,004	1,270
---	-------	-------

Value of domestic retail transactions

(GBP millions)	28,456	37...
----------------	--------	-------

...9 million.

"Some of this growth continues to be attributable to new market entrants, but **established** card issuers also saw growth over the last 12 months," the BBA commented.

For the first **time**, the **data** covers all bank and building society issuers of MasterCard and Visa cards, excluding cards issued...to be nearer 8 percent among the big banks.

Mercer's De Cock said the **key** problem confronting the card issuers is that the average interest rate being **charged** is decreasing, because of the impact of card players such as Capital One, Royal Bank...

12/3,K/9 (Item 1 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06824314 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New Group Will Fight Fraud On The Net

NEWSBYTES

August 20, 1999

JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 568

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and preventing fraud on the Internet, he said.

One of HNC's products, called eFalcon, assesses the risk of potential online transactions. At the same time, HNC collects data from its merchants on each transaction made. This information is then put into a database, from which the company can determine the risk of other transactions for its merchant customers.

HNC and other members of the...

...of purchase.

Only 1 percent of point-of-sale, or face-to-face transactions are charged back, Gartner also said.

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...credit-card issuers.

HNC's Falcon system is a neural network-based system that examines transaction, cardholder, and merchant data to detect a wide range of credit or debit card fraud in the real world. Like eFalcon, HNS uses data from Falcon to predict the...

12/3,K/10 (Item 1 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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13701190 SUPPLIER NUMBER: 76516069 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Financial and Business Statistics.(Illustration)

Federal Reserve Bulletin, 86, 12, A1

Dec, 2000

DOCUMENT TYPE: Illustration ISSN: 0014-9209 LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 19715 LINE COUNT: 09158

... other transfers per month (of which no more than three may be by check, draft, debit card, or similar order payable directly to third parties) are savings deposits, not transaction accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of transaction accounts...dealer offering rates on nationally traded certificates of deposit.

(11.) Bid rates for eurodollar deposits collected around 9:30 a.m. Eastern time. Data are for indication purposes only.

(12.) Auction date for daily data; weekly and monthly averages computed on an issue-date basis. On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant maturities...739.7 2,942.6 3,333.6

Liabilities not identified

as assets (-)

56 Treasury currency

-.2

-.5

-.9

-.6

57 Foreign deposits

43.0

25.1

59

.6 107.4

58 Net interbank liabilities

-2.7

-3.1

-3.3

-19.9

...business	4,695.1	4,764.9
-------------	---------	---------

Liabilities not identified as assets (-)		
57 Treasury currency	- 10 .2	-11.9
58 Foreign deposits	659.7	642.9
59 Net interbank transactions	-13.9	-11.5
60 Security repurchase agreements	413.4	408.8
61...		

12/3,K/11 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13701171 SUPPLIER NUMBER: 76516009 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.(Statistical Data Included)
Federal Reserve Bulletin, 86, 9, A1
Sept, 2000
DOCUMENT TYPE: Statistical Data Included ISSN: 0014-9209
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 25219 LINE COUNT: 11741

... other transfers per month (of which no more than three may be by check, draft, debit card , or similar order payable directly to third parties) are savings deposits, not transaction accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of transaction accounts...

...that report quarterly.

5. For institutions that report weekly, the reserve requirement on nonpersonal time deposits with an original maturity of less than 1 1/2 years was reduced from 3...
...began Dec. 27, 1990. For institutions that report quarterly, the reserve requirement on nonpersonal time deposits with an original maturity of less than 1 1/2 years was reduced from 3...rates on nationally traded certificates of deposit.

(11.) Bid rates for Eurodollar deposits collected around 9 :30 a.m. Eastern time. Data are for indication purposes only.

(12 .) Auction date for daily data ; weekly and monthly averages computed on an issue-date basis. On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant maturities.
Source: U...

12 Excise taxes	57,673	70,414	33,366
13 Customs deposits	18,297	18, 336	
9,838			
14 Estate and gift taxes	24,076	27,782	12,359
15 Miscellaneous...			
12 Excise taxes	5,934	5,391	6,093
13 Customs deposits	1,503	1, 598	1,767
14 Estate and gift taxes	4,243	2,480	2,087
15 Miscellaneous...			
Maturity (years)	29.0	29.1	29.1
5 Fees and charges (percent of loan amount)(2)		.71	.75
			.71

Yield (percent per year)

6 Contract rate(1)		7.18	7...		
...9					
4 Maturity (years)		29.0	29.1		
5 Fees and charges (percent of loan amount)(2)		.68	.68		
Yield (percent per year)					
6 Contract rate(1)		7.49	7.52...		
2,088.9	2,761.5	2,975.5			
Liabilities not identified as assets (-)					
56 Treasury					
currency	-1.2	-1.5	-1.9		
57 Foreign deposits		43.0	25.1		
59.6					
58 Net interbank liabilities		-2.7	-3.1	-3.3	
59 Security repurchase...					
...3,311.1	4,087.9	4,059.2			
Liabilities not identified as assets (-)					
56 Treasury					
currency	-1.6	-1.7	-1.1		
57 Foreign deposits		105.6	-8.1		
70.3					
58 Net interbank liabilities		-19.9	3.4	22.3	
59 Security repurchase...	3,627.4	3,786.0	4,409.3		
Liabilities not identified as assets (-)					
56 Treasury					
currency	-3.4	-1.5	.6		
57 Foreign deposits		-157.4	61.8		
86.2					
58 Net interbank liabilities		-52.8	58.7	-1.7	
59 Security repurchase...	3,950.3	5,107.9	3,980.3		
Liabilities not identified as assets (-)					
56 Treasury					
currency	.2	-6.3	.6		
57 Foreign deposits		9.5	32.4		
-8.5					
58 Net interbank liabilities		-1.0	-39.8	34.5	
59 Security repurchase...in noncorporate business		4,602.6	4,639.6		
Liabilities not identified as assets (-)					
57 Treasury currency		-9.7	-9.6		
58 Foreign deposits		593.4	591.3		
59 Net interbank transactions		-25.0	-13.7		
60 Security repurchase agreements		238.9	386...		

12/3,K/12 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13701115 SUPPLIER NUMBER: 76515315 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.
Federal Reserve Bulletin, 86, 5, A1
May, 2000
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 26850 LINE COUNT: 13083

... each seasonally adjusted separately.

M2:M1 plus (1) savings (including MMDAs), (2) small-denomination time deposits (time deposits --including retail RPs--in amounts of less than \$100,000), and (3) balances in retail... transfers per month (of which no more than three may be by check, draft, debit card, or similar order payable directly to third parties) are savings deposits, not transaction accounts .

(3.) The Monetary Control Act of 1980 requires that the amount of transaction accounts against...

6) 4,799.8 4,846.3 4,931.6

Liabilities		
17 Deposits		3,106. 0
3,124.0	3,155.4	

18 Transaction	619.7	612.7	619.4
19...rates on nationally traded certificates of deposit.			

(11.) Bid rates for Eurodollar deposits collected around 9 :30 a.m. Eastern time. Data are for indication purposes only.

(12 .) Auction date for daily data ; weekly and monthly averages computed on an issue-date basis. On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant maturities. Source: U...published list of primary dealers. Monthly averages are based on the number of trading days in the month. Transactions are assumed to be evenly distributed among the trading days of the...

...transactions are agreements made in the over-the-counter market that specify delayed delivery. Forward contracts for U.S. Treasury securities and federal agency debt securities are included when the time...are assumed to be constant. Monthly averages are based on the number of calendar days in the month.

(2.) Securities positions are reported at market value.

(3.) Net outright positions include...111.6(r) 2,793.5(r)

Liabilities not identified as assets (-)		
56 Treasury currency	- . 2	-.5
57 Foreign deposits	43.0	25.1
58 Net interbank liabilities	-2.7	-3.1
59 Security repurchase agreements	67.7	20.2
60...992.0(r) 3,376.2(r)		

Liabilities not identified as assets (-)		
56 Treasury currency	- . 9	-.6
57 Foreign deposits	59.6	106.8
58 Net interbank liabilities	-3.3	-19.9
59 Security repurchase agreements	4.5	62.3
60...		

...962.6(r) 3,790.4(r)

Liabilities not identified as assets (-)		
56 Treasury currency	- . 7	-.3
57 Foreign deposits	-8.1	149.9

58	Net interbank liabilities	3.4	8.9
59	Security repurchase agreements	54.1(r)	-18.6...
2(r)	3,502.8(r)		
	Liabilities not identified as assets (-)		
56	Treasury currency	1. 1	-3.4
57	Foreign deposits	69.9	-156.5
58	Net interbank liabilities	22.3	-52.8
59	Security repurchase agreements	153.8(r)	-11.0(r)
...3(r)	4,422.5(r)		
	Liabilities not identified as assets (-)		
56	Treasury currency	-1. 5	.6
57	Foreign deposits	62.7	83.5(r)
58	Net interbank liabilities	58.7	-1.7
59	Security repurchase agreements	209.4(r)	67.5...
...3,	902.2	5,321.4	
	Liabilities not identified as assets (-)		
56	Treasury currency	.2	- 6 .3
57	Foreign deposits	19.9	13.6
58	Net interbank liabilities	-1.0	-53.1
59	Security repurchase agreements	43.0	-153.9
60	Taxes...		
...deposits	23.0	-8.7	
63	Other checkable deposits	-.5	.1
64	Trade credit	71. 7	39.7
65	Total identified to sectors as assets	4,282. 6	5,612.6
(1.)	Data in this table also appear in the Board's Z...		
4	3,833.2(r)		
	Liabilities not identified as assets (-)		
57	Treasury currency	-5.8	- 6 .7
58	Foreign deposits	360.2	431.4
59	Net interbank transactions	-9.0	-10.6
60	Security repurchase agreements	86.4	90.9
61	Taxes payable...171.8	4,395.3	
	Liabilities not identified as assets (-)		
57	Treasury currency	-7.3	- 8 .0
58	Foreign deposits	534.0	547.2
59	Net interbank transactions	-32.2	-27.0
60	Security repurchase agreements	153.1	207.2(r)
61	Taxes...284.7	4,331.3	
	Liabilities not identified as assets (-)		
57	Treasury currency	-7.4	- 7 .2
58	Foreign deposits	547.6	565.1
59	Net interbank transactions	-17.1	-15.4
60	Security repurchase agreements	171.6(r)	216.8(r)
61...			
...3	4,404.7(r)		
	Liabilities not identified as assets (-)		

57 Treasury currency	-8.0	- 8 .4
58 Foreign deposits	547.2	562.8
59 Net interbank transactions	-27.0	-11.3
60 Security repurchase agreements	207.2(r)	263.6(r)
61...7(r) 4,543.3		

Liabilities not identified as
assets (-)

57 Treasury currency	-8.2	- 8 .2
58 Foreign deposits	583.7(r)	588.7
59 Net interbank transactions	-10.6	-13.0
60 Security repurchase agreements	276.8(r)	294.0
61...business	4,630.3	

Liabilities not identified as
assets (-)

57 Treasury currency	-9.7
58 Foreign deposits	592.1
59 Net interbank transactions	-28.2
60 Security repurchase agreements	248.7
61 Taxes payable	92.4
62 Miscellaneous	-2,953.8...

...deposits	-9.8
64 Other checkable deposits	22.3
65 Trade credit	204.8

66 Total identified to sectors as assets	86,988.9
---	----------

(1.) Data

in this table also appear in the Board's Z.1 (780) quarterly
statistical release...

12/3,K/13 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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13700592 SUPPLIER NUMBER: 76403695 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.(industry information and data)(Brief
Article)(Industry Overview)(Statistical Data Included)
Federal Reserve Bulletin, 86, 11, A1
Nov, 2000
DOCUMENT TYPE: Brief Article Industry Overview Statistical Data Included
ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 25293 LINE COUNT: 12564

... smallest unit given is millions)
0 Calculated to be zero
... Cell not applicable
ATS Automatic transfer service
BIF Bank insurance fund
CD Certificate of deposit
CMO Collateralized mortgage obligation
CRA Community Reinvestment Act of 1977
FFB Federal Financing Bank
FHA...

...1)

	1999	2000(r)
Monetary or credit aggregate		
	Q3	Q4(r) Q1 Q2

Reserves of depository institutions(2)

1 Total	-16.1	-3.4	1.8	-9.5
2 Required	-16...			

other transfers per month (of which no more than three may be by check, draft, debit card, or similar order payable directly to third parties) are savings deposits, not transaction accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of transaction accounts...539,396 541,806

23 Reverse repurchase agreements--triparty(2)		0	0	0
24 Total deposits		25,028	22,006	21,855
25 Depository institutions		18,513	16,309	15,601
26 U.S. Treasury--General account		6,208...		

of dealer offering rates on nationally traded certificates of deposit.

(11.) Bid rates for eurodollar deposits collected around 9:30 a.m. Eastern time. Data are for indication purposes only.

(12.) Auction date for daily data ; weekly and monthly averages computed on an issue-date basis. On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant...
...on the 500 stocks in the price index.
1.36 STOCK MARKET Selected Statistics

				1999
Indicator				1999
				Dec.
Prices and trading volume (averages of daily figures)				
Common stock prices...				
sources	2,102.9	2,739.7	2,942.6	
Liabilities not identified as assets (-)				
56 Treasury currency		-.2	-.5	-.9
57 Foreign deposits		43.0	25	
.1 59.6				
58 Net interbank liabilities		-2.7	-3.1	-3.3
59 Security...				
...	3,333.6	4,086.9	3,395.8	
Liabilities not identified as assets (-)				
56 Treasury currency		-.6	-.7	-3.4
57 Foreign deposits			107.4	-6.4
-142.5				
58 Net interbank liabilities		-19.9	3.4	-38.7

59 Security repurchase...3,986.7 4,662.0 4,072.6

Liabilities not identified as
assets (-)

56 Treasury currency -1.5 .6 49.3 .2 96. 1
57 Foreign deposits 26.4

58 Net interbank liabilities 49.7 -4.8 -7.0

59 Security repurchase...in noncorporate
business 4,695.1 4,764.9

Liabilities not identified as
assets (-)

57 Treasury currency -10.2 -11.9
58 Foreign deposits 659.7 642. 9
59 Net interbank transactions -13.9 -11.5
60 Security repurchase agreements 413.4 408...

12/3,K/14 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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12113954 SUPPLIER NUMBER: 59410736 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Financial and Business Statistics.(Illustration)(Statistical Data Included)
Federal Reserve Bulletin, 86, 1, A1
Jan, 2000
DOCUMENT TYPE: Illustration Statistical Data Included ISSN: 0014-9209
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 23330 LINE COUNT: 07676

... other transfers per month (of which no more than three may be by
check, draft, debit card, or similar order payable directly to third
parties) are savings deposits, not transaction accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of
transaction accounts...of dealer offering rates on nationally traded
certificates of deposit.

(11.) Bid rates for Eurodollar deposits collected around 9:30 a.m.
Eastern time. Data are for indication purposes only.

(12.) Auction date for daily data ; weekly and monthly averages
computed on an issue-date basis. On or after October 28, 1998, data are
stop yields from uniform-price auctions. Before that, they are weighted
average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant...6

55 Total financial sources 2,337.6 2,088.3

Liabilities not identified as assets (-)

56 Treasury currency -.2 -.2
57 Foreign deposits -5. 7 43.0
58 Net interbank liabilities 4.2 -2.7
59 Security repurchase agreements 50...

...3

55 Total financial sources 2,773.2 2,975.1

Liabilities not identified as assets (-)

56 Treasury currency -.5 -.9
57 Foreign deposits 25. 1 59.6
58 Net interbank liabilities -3.1 -3.3
59 Security repurchase agreements 20...2

55 Total financial sources 3,487.1 3,624.1

Liabilities not identified as assets (-)

56 Treasury currency -.6 -2.4

57 Foreign deposits	106.8	145.5
58 Net interbank liabilities	-19.9	-38.1
59 Security repurchase agreements	62...	
...5		
55 Total financial sources	4,621.2	3,687.3
Liabilities not identified as assets (-)		
56 Treasury currency	-.2	-.3
57 Foreign deposits	-95.7	119.9
58 Net interbank liabilities	35.1	8.9
59 Security repurchase agreements	120...0	
55 Total financial sources	3,988.1	3,746.3
Liabilities not identified as assets (-)		
56 Treasury currency	1.1	-3.4
57 Foreign deposits	69.9	-156.5
58 Net interbank liabilities	22.3	-52.8
59 Security repurchase agreements	110...	
...8		
55 Total financial sources	4,069.6	3,968.0
Liabilities not identified as assets (-)		
56 Treasury currency	-1.5	.4
57 Foreign deposits	62.0	73.5
58 Net interbank liabilities	58.7	-1.7
59 Security repurchase agreements	362...	
Household equity in noncorporate business	3,410.5	3,658.3
Liabilities not identified as assets (-)		
57 Treasury currency	-5.4	-5.8
58 Foreign deposits	325.4	360.2
59 Net interbank transactions	-6.5	-9.0
60 Security repurchase agreements	66...	
...Household equity in noncorporate business	3,864.5	4,213.4
Liabilities not identified as assets (-)		
57 Treasury currency	-6.7	-7.3
58 Foreign deposits	431.4	534.0
59 Net interbank transactions	-10.6	-32.2
60 Security repurchase agreements	90...776.0	
56 Household equity in noncorporate business	4,213.4	
Liabilities not identified as assets (-)		
57 Treasury currency	-7.3	
58 Foreign deposits	534.0	
59 Net interbank transactions	-32.2	
60 Security repurchase agreements	153.1	
61 Taxes payable...		
...included in assets (-)		
63 Federal government checkable deposits	-8.1	
64 Other checkable deposits	26.2	
65 Trade credit	-314.5	
66 Total identified to sectors as assets	68,519.7	
	1998	
Transaction category or sector	Q1	Q2
CREDIT MARKET DEBT...		
...Household equity in noncorporate business	4,039.4	4,255.1

Liabilities not identified as assets (-)		
57 Treasury currency	-7.4	-7.4
58 Foreign deposits	510.1	540.1
59 Net interbank transactions	-21.2	-17.1
60 Security repurchase agreements	187...	
Household equity in noncorporate business	4,265.5	4,288.4
Liabilities not identified as assets (-)		
57 Treasury currency	-7.2	-8.0
58 Foreign deposits	557.6	539.7
59 Net interbank transactions	-15.4	-27.0
60 Security repurchase agreements	175...	
...Household equity in noncorporate business	4,293.4	4,257.7

Liabilities not identified as assets (-)		
57 Treasury currency	-8.4	-85.0
58 Foreign deposits	555.1	
573.5		
59 Net interbank transactions	-11.3	-10.5
60 Security repurchase agreements	263...of banks'	

domestic customers, data are for quarter ending with month indicated.
Reporting banks include all types of depository institution as well
as some brokers and dealers.
(2.) For U.S. banks, includes amounts due from own foreign...

12/3,K/15 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11801793 SUPPLIER NUMBER: 59177520 (USE FORMAT 7 OR 9 FOR FULL TEXT)
THE 7TH ANNUAL SOFTWARE ROUNDUP: E-COMMERCE.
Baker, Sunny; Baker, Kim
Journal of Business Strategy, 21, 1, 13
Jan, 2000
ISSN: 0275-6668 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 6764 LINE COUNT: 00569

... and verifies that the shipping address matches the billing address.
You can choose from a number of turnkey payment transaction systems,
both stand-alone and integrated with the development software.

5. You worry about...deployment, solution-integrated software
environments that enable companies to develop sophisticated e-commerce
programs in record time without messing with the underlying (or
nonexistent) enterprise software.

For example, Internet startup Reef recently unveiled a set of
integrated applications designed to help companies quickly establish
online businesses. The Reef Internetware suite is built on Java and
includes six integrated components...2201

www.signio.com

Signio's platform offers integrated payment services for real time
credit card authorization, debit card, purchase cards, and
Internet checking for a flat monthly fee. Automated Clearinghouse (ACH)
transactions are also available through the Signio platform. Connected to
a broad range of payment processors...within a few hours. Catalog 3.0
features flexible HTML templates, automatic calculation of delivery
charges, and wide browser support. When creating the catalog, users can
specify terms of sale, tax requirements, and shipping charges. The
software notifies users when orders are waiting, and downloads and decrypts
them. Retail price...

12/3,K/16 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11789782 SUPPLIER NUMBER: 58576982 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Domestic Financial Statistics.

Federal Reserve Bulletin, 85, 12, A4

Dec, 1999

ISSN: 0014-9209

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 16320

LINE COUNT: 04602

... transfers per month (of which no more than three may be by check, draft, debit card, or similar order payable directly to third parties) are savings deposits, not transaction accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of transaction accounts against...dealer offering rates on nationally traded certificates of deposit.

(11.) Bid rates for Eurodollar deposits collected around 9:30 a.m. Eastern time. Data are for indication purposes only.

(12.) Auction date for daily data; weekly and monthly averages computed on an issue-date basis. On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant maturities...

12/3,K/17 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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11421350 SUPPLIER NUMBER: 55671985 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Financial and Business Statistics.(statistical tables)(Illustration)(Statistical Data Included)

Federal Reserve Bulletin, 85, 8, A1

August, 1999

DOCUMENT TYPE: Illustration Statistical Data Included

ISSN: 0014-9209

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 19951

LINE COUNT: 05755

... other transfers per month (of which no more than three may be by check, draft, debit card, or similar order payable directly to third parties) are savings deposits, not transaction accounts.

(3.) The Monetary Control Act of 1980 requires that the amount of transaction accounts...dealer offering rates on nationally traded certificates of deposit.

(11.) Bid rates for Eurodollar deposits collected around 9:30 am Eastern time. Data are for indication purposes only.

(12.) Auction date for daily data; weekly and monthly averages computed on an issue-date basis On or after October 28, 1998, data are stop yields from uniform-price auctions. Before that, they are weighted average yields from multiple-price auctions.

(13.) Yields on actively traded issues adjusted to constant maturities...Total financial sources 2,328.5 2,088.8 2,760.3

Liabilities not identified

as assets (-)

56 Treasury currency	-.2	.2	.5
57 Foreign deposits	- 5 .7	43.0	25.1
58 Net interbank liabilities	4.2	-2.7	-3.1...

...722.7

55 Total financial sources	2951.9	3507.3	3861.5
----------------------------	--------	--------	--------

Liabilities not identified

as assets (-)

56 Treasury currency	.9	.6	.7
57 Foreign deposits	59 .6	107.4	93.7
58 Net interbank liabilities	-3.3	-19.9	-50.0...
Total financial sources	3,813.3	4,627.1	3,323.7

Liabilities not identified

as assets (-)

56 Treasury currency	-2.4	.2	0.3
----------------------	------	----	-----

57 Foreign deposits	147 .9	-94.5	144.3
58 Net interbank liabilities	-33.0	30.7	11.4...
56 Household equity in noncorporate business	4,315.1	4,314.2	

Liabilities not identified as assets (-)

57 Treasury currency	-8.0	-8.2
58 Foreign deposits	572 .2	578.4
59 Net interbank transactions	-27.2	-11.2
60 Security repurchase		

agreements...for claims of banks' domestic customers, data are for quarter ending with month indicated.

Reporting banks include all types of depository institution as well as some brokers and dealers.

(2.) For U.S. banks, includes amounts due from...

12/3,K/18 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09702282 SUPPLIER NUMBER: 19694778 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Procurement cards and tax compliance: bridging the gap: a report of the Steering Committee Task Force on EDI Audit and Legal Issues for Tax Administration.
Tax Executive, 49, n4, 309-320
July-August, 1997
ISSN: 0040-0025 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 11092 LINE COUNT: 00926

... into a contract with a card issuer involving use of the card, financial responsibility, billing, payment, etc.(3) The user company designates the employees authorized to use the cards for making necessary business expenditures and places any...Regulation specifically addresses procurement card transactions and periodic statements in Section 9.3:

Hard-copy records generated at the time of a transaction using a credit or debit card must be retained unless all the details necessary to determine correct tax liability relating to the transaction are subsequently received and retained by the taxpayer...

...provided on the card issuer statement is generally comparable to that provided on an individual charge card statement. It will include only an identification of the purchaser, identification of the seller, and the total purchase price, including any tax that was charged.

* Procurement...

...additional information (beyond that above) includes the amount of sales tax (state and local combined) charged on the transaction, the postal Zip Code of the address to which the goods were shipped (if not delivered at the point...if use tax should be accrued based on certain parameters such as vendor location, account code charged, and vendor and card user profiles maintained by the company. This approach attempts to refine... delivery Zip Code, and provides a maximum possible tax rate for jurisdictions in that Zip Code which may be utilized to assess the accuracy of the tax rate charged by the vendor.(21)

Subsequent analysis, tax accrual, and vendor follow-up. The company then...

...of periodic statements provided by card issuers as a substitute for an individual, transaction-level charge card receipt or invoice.(24) Generally speaking, the state rulings indicate that such statements are acceptable substitutes, to the extent that the transaction-level information required...income tax documentation are such that T&E purchases are generally made using other specifically designated charge cards.

(9) See Mark D. Loftis, "Corporate Procurement Card Programs: Are They Paperless Chaos? Sales...the Model Regulation could have been more precise in its references than using "credit or debit cards." Its intent was

clearly to address **transactions** and records involving procurement cards, whether they use a credit card or charge card.

(15...

12/3,K/19 (Item 10 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08011008 SUPPLIER NUMBER: 16999079 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Battery world offers smart, and smarter. (intelligent batteries) (includes related article on smart battery standards effort)
Briggs, Adam
Electronic Engineering Times, n848, p58(2)
May 15, 1995
ISSN: 0192-1541 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1921 LINE COUNT: 00158

... under software control, communicates to the host system present-state data such as temperature, voltage, **charge** and discharge current, age, **number of charge** and discharge cycles undergone and chemistry.

In addition, the on-battery chip can calculate or...

...factors as the battery's operating time under different loads, whether it can deliver a **specified** load over time, its remaining percentage of full capacity, its optimum **charge** profile and the time it will take to recharge to full capacity. And it can...display-to divert ac power through the charger to the battery. The result: shorter charging **time** on demand.

Data utilization

The data from the smart battery can also be used to anticipate the results of sudden current drains, **determine** a battery's capacity to handle them and, if the battery cannot, warn the power...

...and Intel at no cost.

The SBD document declares a set of messages to be **exchanged** across the three main **devices** in a **smart** -battery system: the smart battery, host and battery charger. (The host is the device being...

12/3,K/20 (Item 11 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2008 Gale/Cengage. All rts. reserv.

07886080 SUPPLIER NUMBER: 16926501 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The threat of the piper: losing customers to high-tech competitors. (banks)
Lian, Tanja
Bank Marketing, v27, n5, p24(8)
May, 1995
ISSN: 0888-3149 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3861 LINE COUNT: 00317

... was put in place, it wasn't until the last five years that consumer POS **debit card** use really began to increase. Annual debit **transactions** have jumped from 3,579,000 in 1985 to 8,334,000 in 1994, according... increased number of users.

However, Randle claims all it takes to start competing in the **Information Age** is a telephone. For many banks, call centers (preferably offering 24-hour service) represent a solid first step in **establishing** a customer service presence that can compete with the electronic networks.

New Consumer Attitudes, New...

...by having to go to a bank to conduct their financial business.

Consumers can use **debit cards** to **purchase** gasoline at the pump; apply for a loan and open a CD at the supermarket...households using telephone banking 1983: 7

Percentage of households using telephone banking 1994: 62

Source: **Payment Systems Inc.**

Number of CD ROM drives shipped in 1993: 6.74 million
Number of CD ROM drives...

~~ Non-Patent Literature: Non-Full Text
Dialog files: 2,35,65,99,256,474,475,583

File 2:INSPEC 1898-2008/Nov W3
(c) 2008 Institution of Electrical Engineers
File 35:Dissertation Abs Online 1861-2008/Feb
(c) 2008 ProQuest Info&Learning
File 65:Inside Conferences 1993-2008/Dec 12
(c) 2008 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Oct
(c) 2008 The HW Wilson Co.
File 256:TecInfoSource 82-2008/Jul
(c) 2008 Info.Sources Inc
File 474:New York Times Abs 1969-2008/Dec 12
(c) 2008 The New York Times
File 475:Wall Street Journal Abs 1973-2008/Dec 12
(c) 2008 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

Set	Items	Description
S1	18620	(STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREPAID OR P- REC()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART)(3N)(CA- RD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PURSE OR PU- RSES) OR DATA()(CARRIER OR CARRIERS)
S2	3718	TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR - TRADING OR EXCHANG???
S3	4275	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR D- EPOSIT??? OR WITHDRAW???
S4	5399	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR - TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	141	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE)(3N)(DATA OR CONTENT OR IN- FORMATION OR RECORD OR RECORDS)
S6	6	S1 AND S2 AND S3 AND S4 AND S5
S7	2	S6 NOT PY>2000

7/3,K/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2008 Institution of Electrical Engineers. All rts. reserv.

07865500 INSPEC Abstract Number: B2001-04-2570-007
Title: Innovative chip mounting methods on inexpensive flexible antenna
films for RF smart cards
Author(s): Kober, H.
Author Affiliation: Freudenberg Mektect, Weinheim, Germany
Conference Title: Proceedings. Electronic Circuits World Convention 8
p.P05ba-d
Publisher: Electronics Circuits World Convention 8, Birmingham, UK
Publication Date: 1999 Country of Publication: UK CD-ROM pp.
Material Identity Number: XX-1999-03090
Conference Title: Proceedings of Electronic Circuits World Convention
Conference Sponsor: Japan Printed Circuit Assoc.; Eur. Inst. of Printed
Circuits; Assoc. Connecting Electron. Ind
Conference Date: 7-10 Sept. 1999 Conference Location: Tokyo, Japan
Language: English
Subfile: B
Copyright 2001, IEE

Title: Innovative chip mounting methods on inexpensive flexible antenna
films for RF smart cards
Abstract: Summary form only given. A new generation of RF smart cards
with remote energy, clock and data transfer will shorten transaction

time and increase the data transfer rate compared with conventional smart cards . The core of these very robust and easy to handle RF-cards is a transponder...

... paper presents a new, inexpensive and card compatible antenna substrate of thermoplastic material for RF smart cards and innovative chip mounting methods for thermoplastic substrates. An economical approach is being used to...

... the new chip interconnect methods contribute to cost reduction in production and maintenance of future smart card systems. In addition, they form a base for new intelligent products such as electronic tickets and tags .

...Descriptors: smart cards ;
...Identifiers: RF smart cards ; ...

...remote energy transfer ; ...

...remote clock transfer ; ...

...remote data transfer ; ...
... transaction time...

...data transfer rate...

... smart cards ; ...

...electronic tags ;

^ 7/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2008 Institution of Electrical Engineers. All rts. reserv.

04753227 INSPEC Abstract Number: C90071771

Title: Secure off-line electronic fund transfer between nontrusting parties

Author(s): Even, S.

Author Affiliation: Dept. of Comput. Sci., Technion, Israel Inst. of Technol., Haifa, Israel

Conference Title: Smart Card 2000: The Future of IC Cards. Proceedings of the IFIP WG 11.6 International Conference p.57-66

Editor(s): Chaum, D.; Schaumuller-Bichl, I.

Publisher: North-Holland, Amsterdam, Netherlands

Publication Date: 1989 Country of Publication: Netherlands xi+218 pp.

ISBN: 0 444 70545 7

Conference Sponsor: IFIP

Conference Date: 19-20 Oct. 1987 Conference Location: Laxenburg, Austria

Language: English

Subfile: C

Title: Secure off-line electronic fund transfer between nontrusting parties

...Abstract: wallets can communicate via infra-red light signals. The wallets store unforgeable (electronic) money and payment can be made, in seconds, from one wallet to another (or to a point of...

... by connecting it to a bank terminal or through a telephone. During the update, the transactions stored in the wallet are transferred to the bank, the wallet is loaded with a new sum of money, the time (including date), invalidation date and cryptographic data . The owner of the wallet is the only person who can use it since he...

... PIN). In addition to paying and receiving, the owner can review the balance and past transactions performed since the last update. A cryptographic protocol is used to prevent forgery of money...

... The protocol was proved to be free of error and secure. It uses a

public- key signature cryptosystem which allows a relatively fast authentication of signatures.

...Descriptors: smart cards

...Identifiers: electronic fund transfer ; ...

... transactions ; ...

...public- key signature cryptosystem

~~ Patent Literature:

Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2008/Aug(Updated 081208)

(c) 2008 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-200849

(c) 2008 European Patent Office

File 349:PCT FULLTEXT 1979-2008/UB=20081204|UT=20081127

(c) 2008 WIPO/Thomson

File 350:Derwent WPIX 1963-2008/UD=200879

(c) 2008 Thomson Reuters

Set	Items	Description
S1	78774	(STORED()VALUE OR SMART()TRIP OR SMARTTRIP OR PREPAID OR P- RE()PAID OR DEPOSIT OR DEBIT OR CLOSED()LOOP OR SMART)(3N)(CA- RD OR CARDS OR DEVICE OR DEVICES) OR ELECTRONIC()(PURSE OR PU- RSES) OR DATA()(CARRIER OR CARRIERS)
S2	29989	TRANSACTION?? OR TRANSACTING OR PURCHAS??? OR TRADE? ? OR - TRADING OR EXCHANG???
S3	41975	PAYMENT? ? OR CHARGE? ? OR TRANSFER?? OR TRANSFERR??? OR D- EPOSIT??? OR WITHDRAW???
S4	58351	IDENTIFICATION OR ID OR IDS OR IDENTIT???? OR IDENTIFIE? ? OR SPECIFY??? OR SPECIFIE? ? OR DESIGNAT??? OR INDICAT??? OR - TAG OR TAGS OR TAGG??? OR TOKEN? ? OR KEY OR KEYS OR NUMBER OR NUMBERS OR CODE OR CODES OR CODED OR CODING
S5	16045	(AGE OR OLD OR DATE OR DATED OR TIME OR TIMED OR TIMING OR LIFE OR CYCLE OR CYCLIC OR VINTAGE)(3N)(DATA OR CONTENT OR IN- FORMATION OR RECORD OR RECORDS)
S6	43614	EVALUABLE OR EVALUAT??? OR DETERMIN??? OR APPRAIS??? OR AS- SESS??? OR ASSESSMENT OR ASCERTAIN??? OR EXTRACT??? OR ESTABL- ISH??? OR CRITIQ??? OR DECID??? OR JUDG??? OR WEIGHT??? OR QU- ANTIF???
S7	9881	S1(12N)S2
S8	16783	S3(12N)S4
S9	3202	S5(20N)S6
S10	4	S7(20N)S8(20N)S9

10/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

02556817

Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen
Umgebung

Procedes et systemes pour indiquer un paiement dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
Martlesham HeathIpswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)

APPLICATION (CC, No, Date): EP 2008103106 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

ABSTRACT WORD COUNT: 180

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200841	4483
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SPEC A	(English)	200841	238133
--------	-----------	--------	--------

Total word count - document A	242616
-------------------------------	--------

Total word count - document B	0
-------------------------------	---

Total word count - documents A + B	242616
------------------------------------	--------

...SPECIFICATION computer. Computer-executable instructions, associated data structures, and program modules represent examples of the program code for executing steps of the methods disclosed herein. The particular sequence of such executable instructions...device 15 to view available payments to make (step 2 shown in a triangle) and payment sources (step 2 shown in a square) available for use in making selected payments , as shown at Step 2.

3. 3. A third step is for a user to...

...FIGREF>. With the "View Bills" function, the mobile device user can review bills received to date and decide which bill(s) to pay at what time. Through the "View Payment Sources...

...the MFTS until a "Pay Bills" function is activated. It should be understood that viewing payments to make and payment sources does not necessarily require that the user select a bill for payment , although that is one of the primary intended functions of the invention.

With regard to...in the user database 158 to update user information or to create or update a transaction record, communication to a mobile device, etc.), and forwarding processed information to such destinations. Accordingly...

10/3,k/2 (Item 2 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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02556815

Methods and systems for making a payment via a stored value card in a mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit gespeicherten Werten in einer mobilen Umgebung

Procedes et systemes pour effectuer un paiement via une carte a valeur stockee dans un environnement mobile

PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA GA30319, (US)

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA GA30327, (US)

Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA GA 30339,
(US)

Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA GA 30126,
(US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,
Martlesham Heath Ipswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1978477 A2 081008 (Basic)
APPLICATION (CC, No, Date): EP 2008103081 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
G06Q-0020/00 A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 172
NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200841	5004
SPEC A	(English)	200841	238111
Total word count - document A			243115
Total word count - document B			0
Total word count - documents A + B			243115

...SPECIFICATION be practiced in distributed computing environments where tasks are performed by local and remote processing devices that are linked (either by hardwired links, wireless links, or by a combination of hardwired...to the mobile device communication interface or to a web application interface that initiated a payment instruction.

After step 970, the process 156 loops back to step 910 to process another...

A 10/3,K/3 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT
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00912866 **Image available**

AGING OF ELECTRONIC PAYMENT UNITS

CLASSEMENT CHRONOLOGIQUE D'UNITES DE PAIEMENT ELECTRONIQUE

Patent Applicant/Assignee:

INTERNATIONAL BUSINESS MACHINES CORPORATION, New Orchard Road, Armonk, NY 10504, US, US (Residence), US (Nationality)

IBM DEUTSCHLAND GMBH, Pascalstrasse 100, 70569 Stuttgart, DE, DE (Residence), DE (Nationality), (Designated only for: LU)

Inventor(s):

SCHERZER Helmut, Pfalzthalweg 6/1, 72070 Tübingen, DE,

Legal Representative:

TEUFEL Fritz (agent), IBM Deutschland GmbH, Intellectual Property, Pascalstrasse 100, 70548 Stuttgart, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200247040 A2-A3 20020613 (wo 0247040)

Application: WO 2001EP12471 20011027 (PCT/wo EP0112471)

Priority Application: EP 2000127046 20001209

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL
TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7246

Fulltext Availability:

Detailed Description
Claims

English Abstract

The present invention relates to an electronic purse data carrier for performing monetary transactions and a method for managing electronic payments with such a carrier. The purse stores one or more payment units each having a respective monetary value (12), whereby each of said payment units has a respective unique payment unit-ID (10) and comprises an age information (14,16) evaluable for delimiting the use of it. In particular said information defines a dynamically changing age...

Claim

1 An electronic purse data carrier (27,40) for performing monetary transactions comprising a storage means (29,44) for storing (350) one or more payment units each having a respective monetary value (12), characterized by each of said payment units comprising an age information (14,16) evaluable (335) for delimiting the use of the payment unit, and each of said payment units (PU) having a respective unique payment unit-ID (10).

2 The carrier according to the preceding claim, in which said age information reflects...

A 10/3,K/4 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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0012487031 - Drawing available

WPI ACC NO: 2002-434197/200246

XRPX Acc No: N2002-341710

Electronic purse data carrier e.g. smart card for monetary transactions, includes memory for storing payment unit which has unique ID, and age information evaluable for delimiting usage of payment unit

Patent Assignee: IBM DEUT GMBH (IBMC); INT BUSINESS MACHINES CORP (IBMC)

Inventor: SCHERZER H

Patent Family (7 patents, 96 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
US 20020038288	A1	20020328	US 2001997543	A	20011129	200246	B
WO 2002047040	A2	20020613	WO 2001EP12471	A	20011027	200246	E
AU 200224806	A	20020618	AU 200224806	A	20011027	200262	E
EP 1354302	A2	20031022	EP 2001994625	A	20011027	200370	E
			WO 2001EP12471	A	20011027		
CN 1478259	A	20040225	CN 2001819586	A	20011027	200436	E
JP 2004526226	W	20040826	WO 2001EP12471	A	20011027	200456	E
			JP 2002548688	A	20011027		
CN 1224947	C	20051026	CN 2001819586	A	20011027	200650	E

Priority Applications (no., kind, date): EP 2000127046 A 20001209

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 20020038288	A1	EN	12	3	
WO 2002047040	A2	EN			

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200224806 A EN Based on OPI patent WO 2002047040
EP 1354302 A2 EN PCT Application WO 2001EP12471

Based on OPI patent WO 2002047040
Regional Designated States, Original: AL AT BE CH CY DE DK ES FI FR GB GR
IE IT LI LT LU LV MC MK NL PT RO SE SI TR
JP 2004526226 W JA 52 PCT Application WO 2001EP12471
Based on OPI patent WO 2002047040

Electronic purse data carrier e.g. smart card for monetary transactions, includes memory for storing payment unit which has unique ID, and age information evaluable for delimiting usage of payment unit

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

The present invention relates to an electronic purse data carrier for performing monetary transactions and a method for managing electronic payments with such a carrier. The purse stores one or more payment units each having a respective monetary value (12), whereby each of said payment units has a respective unique payment unit-ID (10) and comprises an age information (14,16) evaluable for delimiting the use of it. In particular said information defines a dynamically changing age level. This can be...

...The present invention relates to an electronic purse data carrier for performing monetary transactions and a method for managing electronic payments with...

...The purse stores one or more payment units each having a respective monetary value, whereby each of said payment units has a respective unique payment unit-ID and comprises an age information evaluable for delimiting the use of it. In particular said information defines a dynamically changing age level. This can be used to force purse owners to return each electronic monetary unit back to the issuing...

...The present invention relates to an electronic purse data carrier for performing monetary transactions and a method for managing electronic payments with such a carrier. The purse stores one or more payment units each having a respective monetary value (12), whereby each of said payment units has a respective unique payment unit-ID (10) and comprises an age information (14,16) evaluable for delimiting the use of it. In particular said information defines a dynamically changing age level. This can be used to force purse owners to return each electronic monetary unit...

Claims:

1. An electronic purse data carrier for performing monetary transactions, comprising a storage means for storing one or more payment units each having a respective monetary value, each of said payment units comprising an age information evaluable for delimiting the use of the payment unit, and each of said payment units having a respective unique payment unit-ID.>